

Information to identify the case:			
Debtor 1	Patrick Suschak		
First Name	Middle Name	Last Name	
Debtor 2	Christina Suschak		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20402-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick Suschak

Christina Suschak

6/11/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick Suschak
Christina Suschak
Debtors

Case No. 19-20402-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 11, 2024

User: auto
Form ID: 3180W

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	Patrick Suschak, 514 Spring Street, Latrobe, PA 15650-1935
jdb	# Christina Suschak, 721 Mission Road, Latrobe, PA 15650-2617
14987053	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court; American Honda Finance Corporation, 201 Little Falls Drive, Wilmington, DE 19808
14987058	+ Chrysler Capital, Santander Tower, 1601 Elm Street, #800, Dallas, TX 75201-7260
14987067	+ Excela Health CarePayment, 9600 SW Nimbus Avenue, Suite 260, Beaverton, OR 97008-7386
14987068	+ Excela health Medical Group, 532 West Pittsburgh Street, Greensburg, PA 15601-2239
14987069	+ Freedom Mortgage, P.O. Box 50248, Indianapolis, IN 46250-0248
14987070	+ Jennifer Miller, 537 Virginia Avenue, Ambridge, PA 15003-1661
14987072	Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
14987076	+ Patrick William Suschak, 1360 Ross Mountain Park Road, New Florence, PA 15944-2240
14987078	+ Sybchrony Bank/Old Navy, P. O. Box 965005, Orlando, FL 32896-5005
14987083	+ Westmoreland Hospital, 532 West Pittsburgh Street, Greensburg, PA 15601-2282

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Jun 12 2024 00:32:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ EDI: WFFC2	Jun 12 2024 04:06:00	WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
14987052	Email/Text: bncnotifications@pheaa.org	Jun 12 2024 00:31:00	AES/BHEA - US Bank, P. O. Box 61047, Harrisburg, PA 17106-1047
14996600	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 12 2024 00:33:00	American Honda Finance Corporation, National

District/off: 0315-2

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14987055	+ EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14987054	+ EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One, P. O. Box 30253, Salt Lake City, UT 84130-0253
14987056	+ EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14998594	EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
15013787	Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14987059	+ EDI: CITICORP	Jun 12 2024 04:06:00	Citicards CBNA, 701 E. 60th St. N, Sioux Falls, SD 57104-0432
14987060	+ EDI: WFNNB.COM	Jun 12 2024 04:06:00	Comenity Bank/ANNTYLR, P. O. Box 182789, Columbus, OH 43218-2789
14987061	+ EDI: WFNNB.COM	Jun 12 2024 04:06:00	Comenity Bank/Express, P. O. Box 182789, Columbus, OH 43218-2789
14987062	+ EDI: WFNNB.COM	Jun 12 2024 04:06:00	Comenity Bank/Legendary Pin, P.O. Box 182273, Columbus, OH 43218-2273
14987063	+ EDI: WFNNB.COM	Jun 12 2024 04:06:00	Comenity Bank/Victoria's Secret, P. O. Box 182789, Columbus, OH 43218-2789
15031866	EDI: CRFRSTNA.COM	Jun 12 2024 04:06:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14987064	EDI: CRFRSTNA.COM	Jun 12 2024 04:06:00	Credit First, N.A., P.O. Box 81083, Cleveland, OH 44181-1344
14987065	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 12 2024 00:36:15	Credit One Bank, P. O. Box 98875, Las Vegas, NV 89193-8875
14987066	EDI: DISCOVER	Jun 12 2024 04:06:00	Discover Financial Services, P. O. Box 30954, Salt Lake City, UT 84130
14987074	EDI: CITICORP	Jun 12 2024 04:06:00	Macy's, P. O. Box 8218, Mason, OH 45040
15031764	EDI: Q3G.COM	Jun 12 2024 04:06:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14991128	+ EDI: DISCOVERSL.COM	Jun 12 2024 04:06:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15155764	Email/Text: ECMCBKNotices@ecmc.org	Jun 12 2024 00:32:00	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408
15008896	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 12 2024 00:31:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14987057	EDI: JPMORGANCHASE	Jun 12 2024 04:06:00	Chase Card, P. O. Box 15298, Wilmington, DE 19850
14987071	+ Email/Text: PBNCNotifications@perituservices.com	Jun 12 2024 00:29:00	Kohls/Capital One, P. O. Box 3115, Milwaukee, WI 53201-3115
14987073	Email/Text: teller2@lescofcu.com	Jun 12 2024 00:29:00	Lesco Federal Credit Union, 2613 Ligonier Street, Latrobe, PA 15650
15021089	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2024 00:36:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14990381	Email/Text: EBN@Mohela.com	Jun 12 2024 00:30:00	U S Department of Education/MOHELA, 633

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15013776	+ Email/Text: bankruptcy@marinerfinance.com	Jun 12 2024 00:30:00	Spirit Drive, Chesterfield, MO 63005 Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14987075	+ Email/Text: EBN@Mohela.com	Jun 12 2024 00:30:00	Mohela/U.S. Department of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243
15000990	+ Email/Text: bncnotifications@pheaa.org	Jun 12 2024 00:31:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15031594	EDI: PRA.COM	Jun 12 2024 04:06:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988501	+ EDI: PRA.COM	Jun 12 2024 04:06:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002288	+ Email/Text: ebnpeoples@grblaw.com	Jun 12 2024 00:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15027406	EDI: Q3G.COM	Jun 12 2024 04:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14987077	+ EDI: DISCOVERSL.COM	Jun 12 2024 04:06:00	Student Loan Corp, P. O. Box 30948, Salt Lake City, UT 84130-0948
14987079	+ EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/JC Penney, P. O. Box 965005, Orlando, FL 32896-5005
14987080	+ EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/Toys R Us, P. O. Box 965005, Orlando, FL 32896-5005
14987081	+ EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/Walmart, P. O. Box 965024, Orlando, FL 32896-5024
14994748	EDI: WFFC2	Jun 12 2024 04:06:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14987082	+ EDI: WFFC	Jun 12 2024 04:06:00	Wells Fargo EFS, P. O. Box 84712, Sioux Falls, SD 57118-4712
14987084	+ Email/Text: bkfilings@zwickerpc.com	Jun 12 2024 00:33:00	Zwicker and Associates, 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Justin P. Schantz	on behalf of Joint Debtor Christina Suschak jschantz@my-lawyers.us colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com
Justin P. Schantz	on behalf of Debtor Patrick Suschak jschantz@my-lawyers.us colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmeecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 9